

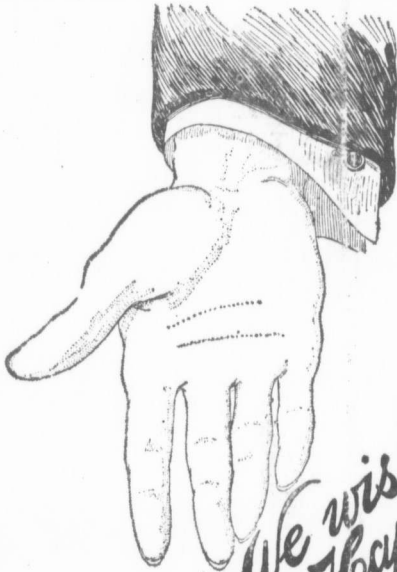
# SUNSHINE

Rev. Henri A. Scott,  
St. Foy, P. Q.

VOL. IV.

MONTREAL, JANUARY, 1899.

No. 1.



*We wish you a  
Happy New Year*

## OUR MANAGER FOR CHILE.

The subject of this sketch, Mr. P. Parry-Jones, was born in Herefordshire, Wales, in the year 1863, and is, therefore, still numbered amongst our junior managers in the field, both as regards his years and the time he has occupied the important position he now holds in the foremost Republic on the Pacific coast of South America.

His early education was received in one of the best private schools in his section of the country, and as a lad he entered as a naval cadet on board the celebrated training school-ship "H. M. S. Conway," from whence have graduated many young men now prominent in both naval and mercantile life throughout the world.

After spending some two years or more on the "Conway," he developed a strong desire for the free and roving life of a sailor, and to accomplish this desire he was apprenticed in the mercantile marine service, making his first voyage to Calcutta, India.

Steady and attentive at all times to duty, his reward came quickly; each grade was successfully passed until at length he received the much coveted certificate of a master mariner from the British Board of Trade.

Most of the fourteen years he spent at sea were in the service of the well-known Pacific Steam Navigation Company, whose fleet plies to almost all sections of the globe. From this company he resigned in the year 1889 to take up his residence in Valparaiso, Chile, where he very shortly afterwards became actively employed as an agent of the New York Life, in whose services he made a splendid record not only as a trusted and faithful employee but as one of the most successful business producers in the country.

In the latter part of 1891, Mr. Higinbotham commenced the organization of the Peruvian agency, and it was

while thus engaged that he entered into negotiations with our present manager, having in view his association with the Company in Chile, the result being that he appointed Mr. Parry-Jones chief general agent on his arrival in Chile in 1892.

His valuable work in connection with this agency has been fittingly recognized by his appointment as manager for the Republic, with full power to act as the Company's representative on the West Coast, succeeding Mr. Higinbotham, who retired from that field in 1896. The wisdom of Mr. Parry-Jones' selection for this position has been amply demonstrated by the efficient manner in which he has discharged the duties of his office during the two years that have elapsed since he assumed full control.

.. ..

## AN ATHLETE



Gains muscular strength, a little at a time.

The only way most men will save money is a little at a time—systematic saving.

The experience of practical men, who know, says, that a good way to save money is to invest in life assurance. It means laying aside a small amount each year and receiving your money back with large profits at a time when you need it most.

The Sun Life of Canada has thousands who are saving money with them, and not one of them regrets it. Neither would you.

The Sun Life of Canada is the Company the people favor. Go with the people. You are safe.



MR. P. HARRY-JONES,  
MANAGER FOR  
SUN LIFE OF CANADA  
IN CHILE.

## A COMMERCIAL TRAVELLER'S STORY.

A commercial traveller wanted to know if the train was late, and ventured to ask the operator in the ticket office.

"Dawnaw," replied the gentleman of the keys, meaning, probably, "I don't know."

"But I am told it is an hour and a-half late," persisted the grip-distender smilingly, "You surely could tell me if that is true."



"Dawnawnath-awnboutut," replied the knight of the sounding board, turning the back of his head to the ques-

tioner.

"But it is highly desirable that I should know," smiled the gatherer of orders still more pleasantly. "I can make three business calls in that hour and a-half, and still have fifteen minutes margin. Don't you think you had better find out for me? It will take you only a minute or two, you know."

"Finownoth," replied the lightning manipulator, probably meaning, "Find out nothing." And he began reading the advertisement columns of a daily paper, paying no more attention to his interlocutor.

"This is a commercial as well as a railroad telegraph office?" inquired our traveller in the blandest tones yet used during the conversation.

"Yah," replied the operator, meaning "Yes."

"A telegraph blank, please?"

The unfinished document was half thrown at him. He leisurely wrote a message and handed it to the other, with the money to pay for it.

The operator commenced reading it, hitting the words, one by one, with his pencil to count them. Before he was half through he ceased hitting and looked startledly at the writer.

"Good sakes, man, I can't send this!" he exclaimed, giving, this time, each word its full sounds. "I'd lose my position!"

"And you'll lose it if you don't, I fear," replied his amiable tormentor, sympathizingly. "You've no right to hold it back a minute."

The operator nervously read it over again. It ran :

"Superintendent Railroad : Will you kindly tell me how many minutes late is train No. ———? It is very important that I should know, and your operator here refuses to inform me."

"Look here, now," exclaimed the operator, ignoring his newspaper and everything else except the traveller, "I really wish you wouldnt insist on sending this. I think I must be somewhat in the wrong, and I—I—beg your pardon. I can find out for you in two minutes."

"Yes, I thought perhaps you could," replied the other, returning the money to his pocket, and exploiting the sweetest smile of the day, in which he was joined by several bystanders, while the operator fairly exuded information.—*Evening Post.*

## A CURIOSITY WITH A MORAL.

The following letter was received at the Head Office a few days ago. It is a curiosity in its diction and spelling, but teaches a moral. Read it :

"sir i see thru some of your paipers that you air a grait suport to widoes well i wone there was a glum over this scity they tim Mr ——— dide he was sick for 5 years i got my sun hom from Chicag to help me to car of him gust 7 dayes be for Mr ——— dide my boye was crashed and his back brake i had 2 men dier at won tim the boy live 15 monthes now i want to now wat helpe or good your compeny will give if taik out a polesey for a thousand my frendes wil helpe me paye 3 years dues rit down if you give me a paid up polesey if i got nuf ont of it to clear my home a morgage of 4 hundre i wold then taik a nother on for life i 55 years and they soundest woman in this scity i seen your aigenet he told me to stait the mater to heaid quartes if you helpe and do eny thing your agentes as they scitey all nowes they shock i got they hole scitey is cind to me pleas anser soon pleas excus this riten from a frend

tel me son an i taik out they polesey with your aigent "

The moral is—if the father or boy was assured the dear old mother would not be troubled so much to-day about that mort-



**THE POLICY PAYS  
THE PREMIUM  
IF YOU DON'T.**

One of the objections to life assurance in the past has been, that if from any reason, the assured neglected to pay the annual premium the policy would die, and the assured would forfeit all the payments made. With the Sun Life of Canada this objection can no longer exist. If the policy is worth the amount of the premium—the policy automatically pays the premium if the assured does not. This will be done without any notice from the assured. When the day for payment comes the policy looks after itself. This we call the automatic nonforfeiture provision and is in all policies issued by the Sun Life. A policy without this provision is not modern. To benefit by it be sure your policy is with the Sun Life of Canada.—The Company has the best there is in life assurance.



The Sun Life of Canada gave \$12,000 in Christmas boxes to eleven policyholders whose policies matured in December.

**GOOD BYE,  
GOD BLESS YOU.**

I like the Anglo Saxon speech  
With its direct revealings :  
It takes a hold, and seems to reach  
Way down into your feelings ;  
That some folks deem it rude, I know,  
And therefore they abuse it ;  
But I have never found it so—  
Before all else I choose it.  
I don't object that men should air  
The Gallic they have paid for,  
With " Au revoir," Adieu, ma chere,"  
For that's what French was made for.  
But when a cmony takes your hand  
At parting, to address you,  
He drops all foreign lingo and  
He says, " Good-by—God bless you."

This seems to me a sacred phrase,  
With reverence impassioned—  
A thing come down from righteous days,  
Quaintly but nobly fashioned ;  
It well becomes an honest face,  
A voice that's round and cheerful ;  
It stays the sturdy in his place,  
And soothes the weak and fearful.  
Into the porches of the ears  
It steals with subtle unction,  
And in your heart of hearts appears  
To work its gracious function ;  
And all day long with pleasing song  
It lingers to caress you—  
I'm sure no human heart goes wrong  
That's told " Good-by—God bless you !"

I love the words—perhaps because,  
When I was leaving mother,  
Standing at last in solemn pause  
We looked at one another.  
And I—I saw in mother's eyes  
The love she could not tell me—  
A love eternal as the skies,  
Whatever fate befell me ;  
She put her arms about my neck  
And soothed the pain of leaving,  
And though her heart was like to break,  
She spake no word of grieving ;  
She let no tear bedim her eye  
For fear that might distress me,  
But kissing me she said good-by,  
And asked our God to bless me.

—Eugene Field.



"SUNSHINE" enters upon its fourth year with this number.

ENGLAND'S FAMOUS GENERAL,  
LORD FREDERICK ROBERTS.

General Lord Frederick Sleigh Roberts, who, it is announced, is soon to visit America, is one of England's most famous active living generals, says the *Evening Post*. He is the



idol of the British army, and was for many years commander of the British forces in India. It is said that no officer in the British army has seen more brilliant service or performed more daring exploits.

In 1880 the English forces under General Burrow were badly defeated and retreated to Candahar. Roberts gathered 9,000 men and went to their relief. For three weeks nothing was heard of him, and then it was learned that he had fairly wiped the opposing army out of existence, and gloriously rescued his fellow-countrymen.

He manages to get the best work out of his men and inspire them with great confidence. Kipling has well voiced the sentiment of the English "Tommy Atkins:"

"If a limber's slipped a trace,  
'Ook on Bobs;  
If a marker's lost 'is place,  
Dress by Bobs;  
For 'e's eyes all up 'is coat,  
An' a bugle in 'is throat,  
An' you will not play the goat,  
Under Bobs."

He is now Commander-in-Chief of the English army in Ireland, and a few years ago was raised to the peerage.

"Now they've made a bloomin' lord  
Outer Bobs;  
Which was but 'is fair reward,  
Weren't it, Bobs?  
An' 'e'll wear a coronet  
Where 'is 'elmet used to set;  
But we know you wont forget,  
Will yer, Bobs?"

Insurance for young men, as I have often stated, is a commendable investment, and no young man should, if he can possibly do so, fail to take out an insurance policy on his life, no matter how small may be the amount of the policy.—E. W. Bok, Editor *Ladies' Home Journal*.

STRANGE,  
IS'NT IT?

A man insures his house, barn, factory, furniture and all the valuables he owns. He does'nt want to risk it. He is right.

And the same man does'nt carry any life assurance. He places more value on machine-made replaceable things than he does on himself as a money-earner. He forgets that when his earning power is done that the family suffers.

They risk it.

Strange, is'nt it? that men do not use business shrewdness in this most important matter.

The Sun Life of Canada is willing to take the risk.

It will continue to supply cash to the family after the bread-winner is gone.

This is worth thinking about.

The Sun Life of Canada has the best there is in life assurance.

They have agents everywhere.

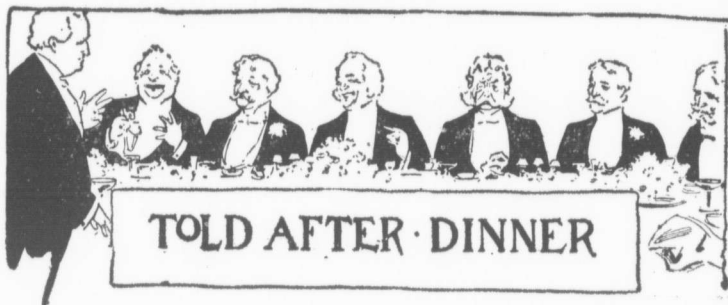
PROBABILITIES  
FOR THE NEXT

12 MONTHS.

(By our Prophet.)

Fine with no cloudy days. A cold wave will blow over the country and freeze out all objections to life assurance. The Sun will penetrate every nook and corner and bring joy to many homes. *Unprecedented* successful year for the Sun Life of Canada.

"Our "Old Probs" never misses.



**A TIP FROM THE BACK SEAT.**—A Sunday-School speaker tells of a comical experience. He was invited to make an address at a Sunday-school festival, and having nothing prepared to say, he tried to picture to the children the dolefulness of his position, and asked them this question: "What would you do if you were compelled to stand on a platform before so many bright boys and girls, who expected a speech from you, and you had nothing to say?" "I'd keep quiet," said one small boy; and his answer immediately brought down the house, and quickly brought down the speaker, too.

An Army officer says that in one engagement there were numbers of young fellows who smelt powder for the first time, and it is not surprising that at times the recruits were a trifle unsteady.

"However," said the old officer, "I only remember one case of actual flight, and when I think of it I can scarcely refrain from laughing.

"In the very thick of a hotly contested engagement one of my own men threw down his rifle and bolted.

"Here you coward," I roared after him, "what are you running for?"

"Without so much as a glance over his shoulder, the fellow replied: "'Because I'm in a desprit hurry, an' I can't fly!'"

**HIS LINE OF REASONING.**—A naughty boy one day evaded punishment by creeping under the bed, where his mother could not reach him. Shortly after his father came, and, when told of the state of affairs, crawled on his hands and knees in search of his son and heir, when, to his astonishment, he was asked: "Is she after you, too, father?"

"Brother Bylius is eloquent in prayer!" said one member of the congregation to another; but I don't think he is very liberal when the contribution-box passes." "No: his offerings to the Lord are confined almost entirely to suggestions."—*Judge.*

A well known politician of Chicago, was under discussion at a club-house the other evening. "He claims to be an agnostic, doesn't he?" asked one. "Only as to religion," replied another. "As to everything else he knows it all."—*Boston Transcript.*

The bride blushed as vividly as possible considering her ebony skin. "It is customary to kiss the bride," said the pale faced clergyman; "but I'll omit it on this occasion." "It am customary," echoed the groom, "toe gib a fee; but on this erkashun, pahson ah'll demit it."

# Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY  
OF CANADA.

MONTREAL, JANUARY, 1899.



HEAD OFFICE BUILDING,  
MONTREAL.

**Directors.**

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*Secretary and Actuary.*

T. B. MACAULAY, F.I.A.

*Superintendent of Agencies.*

JAMES C. TORV.

Good Bye 98

You treated  
the Sun Life  
royally

Welcome 99

The Sun  
Life expects  
great things  
from you

WORDS OF  
GREETING  
FROM THE  
PRESIDENT

TO THE  
MANAGER'S  
AND  
AGENTS.

GENTLEMEN :

With sincerest respect I beg to tender to you my warmest New Year's greetings and best wishes that the young year may bring to each and all of you increased business prosperity with much home and personal happiness. It has been my good fortune for many years to be in closest touch with very many of you, watching with deep interest your varying triumphs, glad when prosperous, and sympathising in your occasional reverses and perplexities.



## LOOKING FORWARD AND BACKWARD.

To you, Gentlemen, as to me, it must be a source of genuine satisfaction to look back and for a moment recall the years of arduous and honest labor unstintedly bestowed in the struggle to build up the now deeply rooted and noble structure, the Sun Life of Canada. Each of you in the measure of your influence and organic relation has contributed to the grand result. Your success was our success.

## MUTUAL FRIENDLINESS.

That as individuals and a body you have and continue to have my assured confidence and support, I think you know; while in return it has ever been one of my chiefest joys to feel that I enjoyed your respect and friendship. Thus, together, we can now rejoice in having as the result of our continued labors, securely established a public Institution, whose praise is in nearly every land.

TO THOSE WHO MISS THE  
"OUTINGS."

Perhaps I may be allowed to say that in an especial manner are my hearty greetings due and are therefore most cheerfully sent to those members of the general staff who occupy foreign fields. Those inspirational "Outings" with rod and reel and Owl's Head tramps, familiar to our Home staff, are not enjoyed by those in distant lands. Distance, of course, makes it impossible for them to be with us at these most helpful and exceedingly pleasant gatherings, so their success is peculiarly their own, and therefore merits our sincerest thanks and heartiest congratulations. Anxiously, yet hopefully, do we look for the week's mail from Great Britain, France, India, the Straits, China, Japan and the United States, and that budget constitutes no inconsiderable part of our weekly budget.

## PROSPEROUS AND PROGRESSIVE.

Needless to say, Gentlemen, that as of old so now, our good Company must continue to look to you to maintain its now historic record and appellation of "Prosperous and Progressive." You were instrumental in earning that high character for the Company. Your energy and loyalty won it, and its continuance must depend upon you. I should say, however, that this reminder is not necessary. As you know, the business of ninety-seven was spasmodic; the business of ninety-eight though somewhat less in initial volume, is the result of well sustained ordinary effort, and in "actually placed" will compare favorably with that of its predecessors.

With what amount will you hanel the birth of A.D. 1899?

Faithfully yours,

*A. Macaulay*

President.

Montreal, Dec. 12th, 1898.

An assurance agent should be welcomed as a friend, especially the agent of a Company that does so much for the policy-holders as the Sun Life of Canada.

The Sun Life agent has a message. Its to your interest to listen to him. Then act as he advises.

EXTENT OF  
BRITISH DOMINIONS.

England's Asiatic dominions and dependencies cover more than 2,500,000 square miles, says "Success." She has 270,000,000 souls under her rule, speaking some twenty languages. Her European military strength in Asia is 75,000, with 150,000 native auxiliaries, while her naval force is stronger than that of any other single power, excepting Japan. She has 21,000 miles of railway and 47,000 miles of telegraph on the land of Asia, and some 20,000 miles of submarine cable.

## HOW TO KEEP WELL.

Dr. Lyman Abbott writing on health gives the following five laws, which are reasonable and good :

1. Eat well. The body is a machine, and food is fuel. As every activity destroys some tissue



of the body, so, if the body is to do good service, it must be furnished with new tissue. All furnaces will not burn the same fuel, nor all stomachs digest the same food. Each man must find by experience what is the best adapted for his condition. My friend cannot eat meat and thrives well on a vegetable diet. I should starve on vegetable diet, and when I am hard at work need meat at least twice a day. Good food, plenty of it, fitted for one's own physical temperament, is the first condition of health.

\*\*\*\*

2. When the fuel has been burned the ashes must be taken away, otherwise the furnace is clogged. The skin is the great organ for removing dead tissues. Its pores should be kept open by frequent bathing. For brain workers, fifteen minutes vigorous exercise, followed by a bath, either at night before retiring or in the morning when getting up, is a great promoter of vigour, both of mind and body. One effect of alcohol is to check the removal of dead tissues—the beer drinker's fat is ashes. *Stoutness so produced is no sign of health, but the reverse.*

\*\*\*\*

3. The burning of carbon in the body takes place at many points, but chiefly in the lungs. On those depends the heat of the body, and on the heat of the body, life. For this consumption plenty of oxygen is as necessary as carbon. In

other words, fresh air in the lungs is as necessary to health as good food in the stomach.

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4. Rest well is a cardinal law of health. It is reported that a great doctor once said, "I never stand up when I can sit down, and never sit down when I can lie down." There are lazy people to whom this doctor would be a poor example, but he is a good example for hard workers. Sleep is the great nerve restorer, but there are other nerve restorers which also need to be used. The man who keeps his brain always occupied over the same problems, and in the same forms of activity, is preparing himself for an early softening of the brain.

\*\*\*\*

5. Exercise, that is athletics—is the last, but not the least of the five commandments. For it is the exercise that promotes digestion, helps keep the pores of the skin open, compels the lungs to fill themselves with air to the bottom chamber, and gives that healthful vigour which is a *sine qua non* of healthful repose. Man is more than muscle, health is more than athletics, physical Christianity is better than muscular Christianity. But the wise man will make the muscular health promote the health of every other organ of the body, and so athletics serve the whole man.

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The cold, cold world is warm enough when a person has money. Pitiably beyond expression is the sight of helpless children facing a cold world penniless; a little forethought would have remedied it all. A life assurance policy would have bridged the chasm between want and comfort. The Sun Life of Canada has the best there is in life assurance.

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What the name of Westinghouse is to air brakes, and Pullman is to sleeping cars,—The Sun Life of Canada is to Canadian life assurance.

### THE TEN BEST BOOKS OF THE PAST YEAR.

At the invitation of the editors of *The Outlook* its readers have voted upon the ten best "most important" books of the past year.

The list in order of preference is this: "The Life and Letters of Tennyson," edited by his son, Hallam, Lord Tennyson; "Helbeck of Bannisdale," by Mrs. Humphrey Ward; "The Story of Gladstone's Life," by Justin McCarthy; "Caleb West," by F. Hopkinson Smith; "The Workers," by Walter A. Wyckoff; "Bismarck," by Dr. Moritz Busch; "Penelope's Progress," by Kate Douglas Wiggin; "The Letters of Elizabeth Barrett Brownrigg," edited by F. G. Kenyon; "Rupert of Hentzau," by Anthony Hope; "Old Virginia and Her Neighbors," by John Fiske.

### ADVERTISING CANADA.

Probably no Canadian institution advertises Canada so favorably as the Sun Life of Canada does. This Company is belting the globe with its agencies and is cordially received by the moneyed interests of all countries.

As will be seen in the President's greeting in another column, The Sun Life of Canada, is doing business outside of Canada in Great Britain, France, India, the Straits, China, Japan, and the United States.

In Great Britain the Board of Trustees has at its head the Marquis of Dufferin and Ava, whose ability as a financier is so well known to all.

Among its policyholders in Britain is H. R. H. The Duke of Saxe-Cobourg-Gotha and others of the Royalty. Col. Vivian Lloyd of London holds a policy upon which the single premium is twenty-one thousand guineas.

In other countries the Sun Life of Canada numbers upon its list of policyholders many distinguished personages. A son of the great Chinese leader, Li Hung Chang, holds a large policy with this Company.

We note these facts just to show how the peoples of other countries pin their faith to a Company which is to them unknown only through its record.

When a Company is so popular abroad can you wonder at its great popularity in the land of its birth?

If you assure in the Sun Life of Canada you are right.

### HAVE A HOBBY.

Have a "hobby." I don't care what it is, if only it is something good and noble; but have a "hobby" if you would add to your life years and enjoyments never otherwise to be possessed. Let it be geology, or botany, or music, or art, the microscope, or the telescope—whatever it may be, have something you can turn aside to and find for the time that you are out of the world and on to enchanted ground. When you emerge from that enchanted soil again, it will be with fresh hope, fresh heart and keener zest for your wonted, daily work. My own "hobby" for many years has been the microscope, and once I have my eye on the magic tube, care and worry and routine work have to lie down with the dog at my feet—to lie there till I choose to whistle them up again—and by that time I have been refreshed, and am a better match for them. Have something altogether apart from your regular calling to which you can go aside as to a burning bush, before which you can forget the desert for the time, and from which you can catch a voice and an inspiration that are for your ears alone.—*J. Reid Howatt.*

## TWELVE DAYS AFTER ACCEPTING THE POLICY.

KINGSTON, Pa., Nov. 22, 1898.

To The Sun Life Assurance Co. of Canada,  
Montreal,

GENTLEMEN,

Please accept my thanks for the prompt payment in full, of \$1,000 of assurance on the life of my late husband, Mr. D. M. Conahan, who died twelve days after accepting your policy.

Your local Supt., J. W. Hoban, relieved me of all trouble in making out the required papers, by his active assistance, and my most sincere thanks I give to your Company for its quick settlement, and I can safely recommend your Company to all who want a safe and reliable assurance.

Wishing you continued success,

I remain,

Most respectfully yours,

MRS. CHISTINA CONAHAN,

## KNOW YOUR BUSINESS.

Mr. Vanderbilt pays his cook ten thousand dollars a year, which is a great deal more than we get—because he can cook, that is all. Presumably because he can cook better than any other man in America that is all.

If Monsieur Saucegravi could cook tolerably well, and shoot a little, and speak three languages tolerably well, and keep books fairly, and sing some, and understand gardening pretty well, and could preach a fair sort of a sermon, and could telegraph a little, and could do light porter's work, and could read proof tolerably, and could do plain house and sign painting, and could help on a threshing machine, and knew enough law to practice in Justices' Courts of Kickapoo township, and had once run for the Legislature, and knew how to weigh hay, he wouldn't get ten thousand dollars a year for it; he gets that just because he knows how to cook. It wouldn't make a cent's difference in his salary if he thought the world was flat and that it went around its orbit on wheels. *There's nothing like knowing your business thoroughly*, whether you know anything else or not. What's the use of knowing everything?

—Robert J. Burdette.

## HOW THE CHINESE DO THINGS.

The Chinese do everything backward. They exactly reverse the usual order of civilization, says the Richmond *Christian Advocate*.

Note, first, that the Chinese compass points to the south instead of the north.

Men wear skirts, the women trousers.

The men wear their hair long, and the women wear it short.

The men carry on dressmaking, and the women carry burdens.

The spoken language is not written, and the written language is not spoken.

Books are read backward. What we call foot-notes are inserted at the top of the page.

The Chinese dress in white at funerals, and in mourning at weddings, while old women always serve as bridesmaids.

The Chinese launch their vessels sideways, and mount their horses from the off side.

The Chinese begin their dinner with dessert and end with soup and fish.

In China the hands of the clocks are immovable; it is the dial that revolves.

## INDIA'S APPRECIATION.

AHMEDABAD, 15th Octr., 1898.

MESSRS. G. M. LALKASAN & CO.,

Chief Agents for India.

The Sun Life Assurance Co. of Canada,  
Bombay.

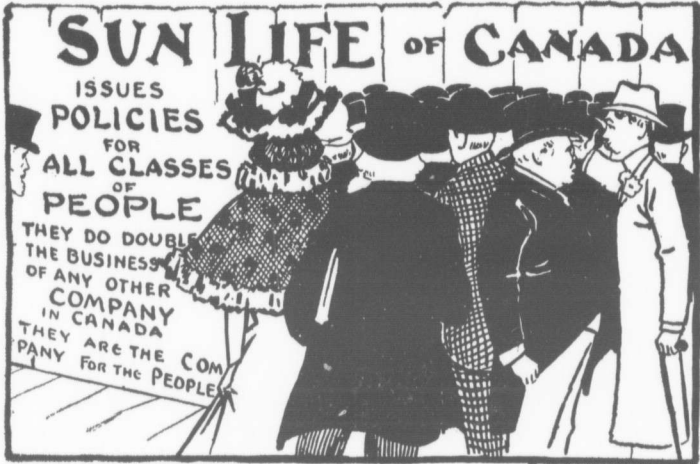
DEAR SIRS,

I beg to acknowledge receipt of cheque No. 151 for Rs. 3000/- handed to me by your local agent, being the amount of claim due me under Policy No. 54822 held by my late husband, Sha Nathoobhai Sankalchand, in the Sun Life of Canada. In doing so I desire to express my sincere and heartfelt thanks for the prompt and courteous manner in which the Company has paid the loss.

I would advise everyone to carry a life assurance policy in the Sun Life of Canada.

BAI SITA,

Widow of Nathoobhai Sankalchand Zaveri.



### IN THE PUBLIC EYE.

The people are the judges.

The Sun Life of Canada is evidence of this.

Never in the history of life assurance in Canada has a company made such inroads into the hearts of the people as the Sun Life of Canada has done. This is true, not alone in Canada, but wherever the Sun Life of Canada does business. There must be a reason.



The reason is not hard to find.

The Sun Life of Canada has policies the people want and they give what they promise, and it is clear at a glance that a Company that will do this is bound to be popular with the people.

This the Sun Life of Canada has done, and this they intend to continue doing.



To illustrate this, we give a letter received from a policyholder, Mr. E. B. Biggar, publisher of the "Canadian Engineer," Toronto. He writes under date of November 14th, 1898, as follows :

"I have to thank you for your settlement of my first policy in your Company, in anticipation of its maturity. It is a pleasure to note that *the profits have been in excess of your own calculation*, but it only *confirms* the impression that *I have always had* of the sound management of the Sun Life of Canada. My relations with your Company and its Montreal staff have always been of the pleasantest kind, and if I can afford any additional insurance to what I have now, I shall not forget the Sun Life of Canada."



Remember if you want all that is modern in life assurance the Sun Life of Canada has it.

To lay aside a little for a rainy day is what all prudent people should do. An endowment policy, payable with or without profits fifteen or twenty years hence, would be welcomed. It doesn't cost very much to maintain. Think it over and remember the Sun Life of Canada has the best there is in life assurance.

A notice of a recent steambot explosion, in a Western paper, ends as follows: "The captain swam ashore, so did the chambermaid. She was insured for \$15,000 and loaded with iron."

—*Newton High School Review.*

Neglect is the cause of much trouble. The railroad switchman neglected to turn the switch, the result a disaster.

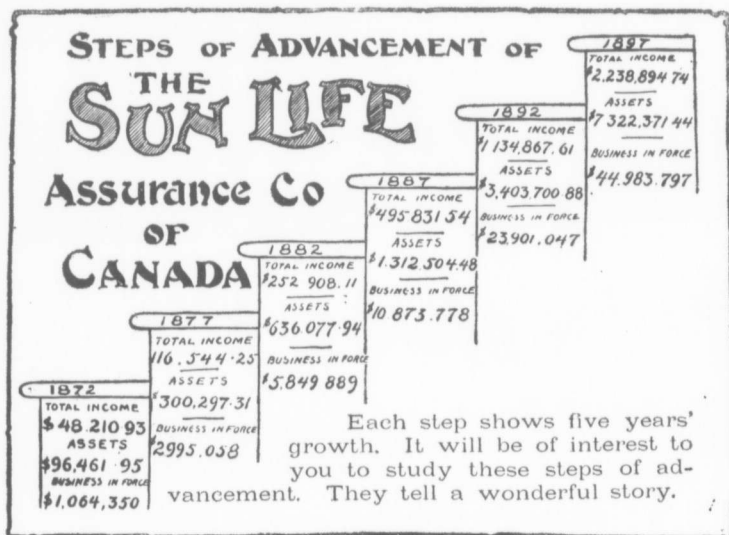
He didn't mean to do it,—but he did.

The husband neglected to think how his dependent family would get along after his death, the result—destitution.

He didn't mean to be cruel,—but he was.

The Sun Life of Canada has policies that are easily maintained and guarantee help, when help is most needed.

Act to-day.



### WORTH MEMORIZING.

Mr. Bowden has issued an important little book entitled "Great Souls at Prayer." Fourteen centuries of prayer, aspiration and praise unite here in one harmony of devotion. Taken from all sources, this by Robt. Louis Stevenson will be read with interest.

"We beseech Thee, Lord, to behold us with favor, folk of many families and nations, gathered together in the peace of this roof, weak men and women subsisting under the covert of Thy patience. Be patient still; suffer us yet a while longer—with our broken

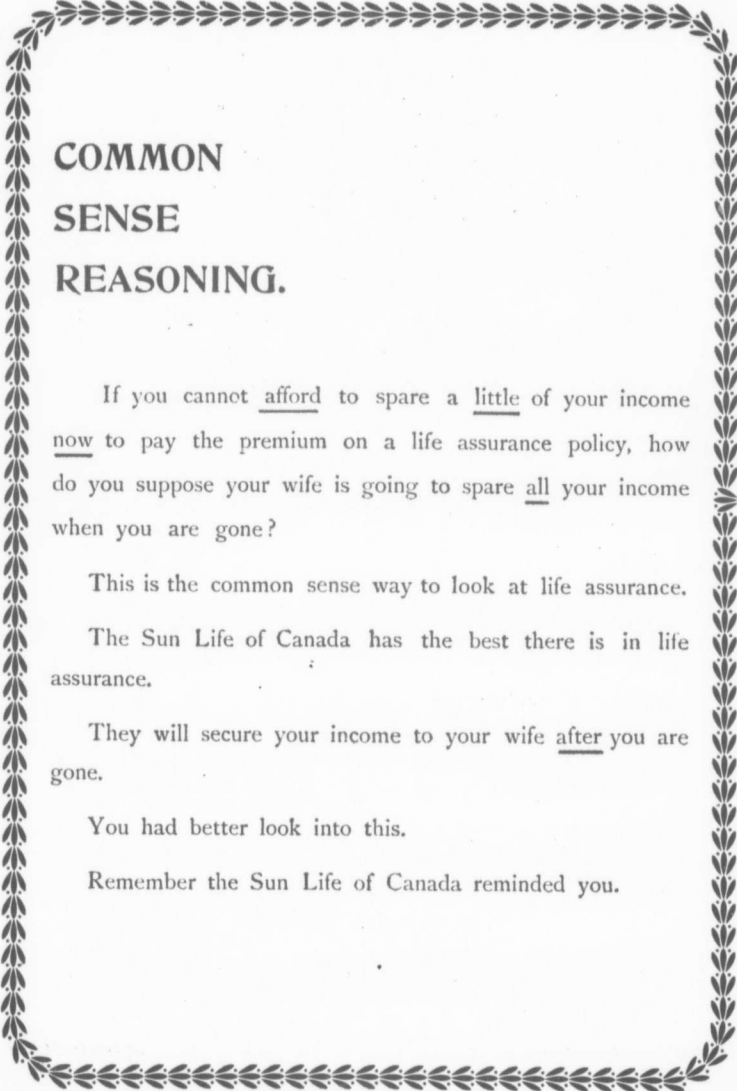
purposes of good, with our idle endeavors against evil, suffer us a while longer to endure and (if it may be) help us to do better. Bless to us our extraordinary mercies: if the day come when these must be taken, brace us to play the man under affliction. Be with our friends, be with ourselves. Go with each of us to rest; if any awake, temper to them the dark hours of watching; and when the day returns, return to us, our Sun and Comforter, and call us up with morning faces and with morning hearts, eager to labor, eager to be happy, if happiness shall be our portion, and, if the day be marked for sorrow, strong to endure it. Amen."



## WRITE TO US

for anything you want to know about life assurance. Be glad to tell you what the assurance you want would cost you. State age next birthday and occupation. The Sun Life of Canada has the best there is in life assurance.

The amount of new business written by  
the Sun Life Assurance Company  
of Canada during 1898  
aggregates nearly  
\$15,000,000.



**COMMON  
SENSE  
REASONING.**

If you cannot afford to spare a little of your income now to pay the premium on a life assurance policy, how do you suppose your wife is going to spare all your income when you are gone?

This is the common sense way to look at life assurance.

The Sun Life of Canada has the best there is in life assurance.

They will secure your income to your wife after you are gone.

You had better look into this.

Remember the Sun Life of Canada reminded you.